

MIAMI COUNTY COMMUNITY HOUSING IMPACT & PRESERVATION PROGRAM (CHIP)

Goal: Through an efficient, flexible, impactful approach, the CHIP will partner with Ohio communities to preserve and improve the affordable housing stock for low- and moderate- income Ohioans and strengthen neighborhoods through community collaboration

The City of Piqua partnered with the Miami County Board of Commissioners to submit a 2015 CHIP application. By partnering, we are eligible for \$850,000 (This would be a combined total for both Piqua and Miami County. The funds have been designated within the Partnership agreement between the City of Piqua and Miami County. However these are subject to change if there is not enough applications submitted in either jurisdiction.)

Application Timing: The CHIP Grant Award is announced in September 2015. Recipients of CHIP funding will hopefully be determined by January 2016. Implementation will begin February 1, 2016 and run through October 31, 2017 or until funding is exhausted.

Eligible CHIP Housing Activities

1. **Home Repair** is a 100% grant program that provides funds for the preservation of lower-income, owner-occupied housing via limited assistance to correct specific problems that adversely affect the structural integrity of the dwelling and/or occupant health and safety. Home repair funds can also address lead-based paint hazards, handicap accessibility and the connection of a home's plumbing system to a public water supply and/or public sewage system. CHIP limit of assistance per unit is \$10,500. **The funding is only available to owner-occupied residential dwelling units.**

The types of work that are generally considered eligible for the Owner Home Repair activity include:

Structural System Repairs

This type of work involves repairs to eliminate hazardous conditions or serious threats to the integrity of a structural system. Examples of common structural system repairs include, patching or replacing leaking roofs, rebuilding collapsed foundations and replacing weakened or deteriorated framing components. It may also include the replacing individual non-functioning or damaged windows or entry doors.

Mechanical System Repairs

This type of work involves repairs to eliminate hazardous conditions with the electrical, plumbing or heating systems. Examples of common mechanical system repairs include replacing unsafe or overloaded electrical panels and circuits, repairing or replacing leaking water supply and/or sanitary drain plumbing lines, and repairing or replacing unsafe or inoperable heating equipment.

Plumbing System Tap-ins

This type of work involves connecting a home's plumbing system to a public water supply and/or public sewage system and paying the associated tap-in fees. Wells and Septic Systems This type of work involves repairing or replacing a home's private well and/or septic system that is malfunctioning or has been cited by local or state health departments or the Environmental Protection Agency as outdated and in need of improvement.

Weatherization

This type of work involves utilizing cost-effective measures to improve energy efficiency such as insulating uninsulated attics and sidewalls, and related measures to control air movement, such as sealing holes and bypasses and installing exhaust and ventilation fans.

Accessibility This type of work involves utilizing measures designed to improve access and mobility for occupants who are physically disabled or infirm. Generally, these measures include exterior ramps, grab bars and specialized bathroom fixtures. In some cases, more extensive work is required to remove architectural barriers, widen doorways, lower cabinets or remodel bathrooms in order to meet household needs. The work completed to improve accessibility must meet or exceed the design and installation standards outlined in the Uniform Federal Accessibility Standards (UFAS).

LBP Hazard Reduction

This type of work involves measures to eliminate known Lead-Based Paint (LBP) hazards in homes occupied by an Elevated Blood Lead Level (EBLL) child, or in households with children under six years of age. The work must be performed in compliance with all applicable state and federal regulations and guidelines, particularly those outlined in the 'HUD Guideline for the Evaluation and Control of LBP Hazards in the Home'.

MIAMI COUNTY
COMMUNITY HOUSING IMPACT AND PRESERVATION (CHIP) PROGRAM
OWNER HOME REPAIR PROGRAM

Guidelines

For

Owner Home Repair Assistance

The following guidelines apply to all Home Repair Grants and Deferred Loans to be made by the Miami County Board of Commissioners from federal funds supplied to the County by the Ohio Development Services Agency, Office of Community Development under the Program Year 2015 Community Housing Impact and Preservation (CHIP) Program. A copy of these guidelines shall be given to every applicant.

1. No member of the governing body of the locality and no other official, employee, or agency of Miami County, in a position to make decisions concerning this program, shall directly or indirectly be eligible for this program. This prohibition shall continue for one year after an individual's relationship with Miami County ends.
2. Applicants must have household income at or below 80% of the median income for Miami County based on household size (see Home Repair Program- Income Limits on Page 4) to be eligible for the Home Repair Program.
3. The maximum CHIP investment for home repairs (known as "hard costs") per dwelling unit in the form of a 100% grant is \$10,500. Applicants are not entitled to receive the maximum "hard cost" investment. In addition, the maximum CHIP limit for both "hard costs" and administration expenses (known as "soft costs") is \$12,000 per Ohio Development Services Agency, Office of Community Development (ODSA, OCD) Guidelines.
4. Applicants with dwelling units having an estimated "hard cost" between \$10,501 and \$12,000 may be addressed by the Miami County Department of Development under the Miami County Home Repair Program in the event sufficient Program Income funds are on-hand at the time of project award. In these situations, applicants are provided a 100% grant for the first \$10,500 in CHIP assistance and a zero percent (0%) non-forgivable, non-amortized deferred payment loan for the remaining amount not to exceed \$1,500. The Miami County Department of Development must send a written notification to ODSA, OCD and receive their prior approval for each home repair project that exceeds, \$10,500 in CHIP "hard costs" funding which details the other sources of financing.
5. Applicants are not entitled to the maximum amount of assistance, but will receive only the amount necessary to address a limited number of problems (generally two to three problem

areas) associated with the property (as defined by ODSA, OCD). Dwellings with an initial bid exceeding all available sources of financing will not receive assistance. Dwellings that need home repair work beyond the one or more specific problems that adversely affect occupant health and safety and/or structural integrity will be required to be in a safe, sanitary, and habitable condition upon the completion of the repair items as selected by the County's Housing Inspector and the Applicant. In addition, home repair funds cannot be used to pay the cost of any Miami County water and sewer assessments.

6. Applicants must be the owner and occupant of a residential dwelling in need of repair.
7. A dwelling being purchased on land contract may be repaired if the land contract is recorded at the Miami County Recorder's office; if the land contract does not contain provisions under which the land contract can be terminated by the seller on grounds other than default by the Applicant; and if the Applicant is not delinquent on the land contract or in default on any other terms of the land contract.
8. The dwelling must be located within Miami County. Residents of the Village of Bradford on the Darke County side may apply to Darke County for CHIP assistance.
9. The dwelling may either be a single family home or a duplex.
10. Mobile home dwelling units, regardless of ownership, are only eligible for plumbing system Tap-ins and Well and Septic Systems Repairs. The mobile home must be taxed as real estate rather than as personal property, and the applicant must own the real estate on which the mobile home is located.
11. Applicants who were awarded FY 2011 or FY 2013 CHIP Home Repair grants are not eligible for PY 2015 CHIP Home Repair assistance. Applicants who were awarded Program Income Grants or loans on or after September 1, 2011 are not eligible for PY 2015 CHIP Home Repair assistance.
12. Applicants of dwellings to be repaired may not be delinquent or in default on their mortgage or land contract, property taxes, federal, state and local income taxes, and County and municipal utilities. If applicants are delinquent on property taxes, they may submit a request to the Miami County Auditor to be put on a repayment plan.
13. As-is value of the real estate at the time of application must exceed existing debt on the real estate.
14. All repairs and improvements to the property must be made in compliance with the Residential Rehabilitation Standards (RRS) of the Ohio Development Services Agency, Office of Community Development; and in compliance with applicable local and Miami County codes.
15. Applicants must use Miami County and CHIP Program approved contractors. The home repair contract will be signed by the Applicant and the contractor. Applicants may assist the contractor and the Housing Inspector in the selection and approval of materials to be used in the repair of

the property (Example: roof shingles style/color, paint colors, etc). Applicants may, in special cases, be permitted to undertake some, or all, of their own repair improvements. Applicants doing their own repair work will be reimbursed only for the cost of materials used in the project.

16. In the event of any dispute between the Applicant and the contractor concerning the completion of the home repairs, the Housing Inspector will work with both parties in the negotiations of a satisfactory solution. If such a solution cannot be found, the County will be the final authority on when the repair work has been satisfactorily completed. The Applicant may then appeal the County's decision as per the process outlined in the County's CHIP Dispute Resolution and Conflict Management Policy.
17. Applicants must permit Miami County to act as their agent in all matters pertaining to rehabilitation carried out under the Owner Home Repair Program.

MIAMI COUNTY PY2015 INCOME LIMITS

The total income of all persons residing in rental units shall not exceed the following 2015 HUD Income Limits:

Number of Persons in Household	Low-Income Limits (80% of Median Income)
1	34,550
2	39,550
3	44,450
4	49,350
5	53,300
6	57,250
7	61,200
8	65,150

These limits are the same as the "low-income" limits established by the Section 8 Assisted Housing Program. The source of these estimates is the U.S. Department of Housing and Urban Development.

**MIAMI COUNTY
CHIP OWNER HOME REPAIR
ASSISTANCE PROGRAM**

I (we) acknowledge the receipt of the Miami County CHIP Owner Home Repair Assistance Program "Guidelines for Home Repair Assistance".

I (we) understand that I (we) must comply with the Miami County CHIP Owner Home Repair Assistance Program guidelines in order to receive assistance.

I (we) further agree to work cooperatively with Miami County Department of Development staff, and the Contractor selected to perform the work on my (our) home.

I (we) acknowledge that Miami County Department of Development staff, who are the administrators of the Miami County CHIP Owner Home Repair Assistance Program, may elect to terminate the Home Repair assistance at any time during the project for my (our) failure to comply with these guidelines.

Applicant

Date

Applicant

Date

**Please sign and return just this page along with the
CHIP OWNER HOME REPAIR ASSISTANCE PROGRAM APPLICATION**

**MIAMI COUNTY AND CITY OF PIQUA
COMMUNITY HOUSING IMPACT AND PRESERVATION PROGRAM (CHIP)
PY 2015 HOME REPAIR ASSISTANCE
PROGRAM APPLICATION**

Purpose

The purpose of the CHIP Home Repair Assistance Program is to repair housing conditions that pose a threat to the health and safety of the occupants, or pose an ongoing threat to the structural integrity of the home.

Eligibility Criteria

- Must own and reside in the home as the primary residence (**Rental properties are not eligible for assistance**).
- Must be current with your property taxes, or become current prior to application approval (including being approved for a payment plan by the County Auditor).
- Must be current with mortgage (last 6 months), City Utility Bills and Income Taxes
- All applicants to the program must meet low to moderate income guidelines set forth by the United States Department of Housing and Urban Development as shown below:

***Miami County
Low and Moderate Income Limits
(Effective 3-6-2015)***

# Persons Living in Household	1	2	3	4	5	6	7	8
Income Limit	\$34,550	\$39,500	\$44,450	\$49,350	\$53,300	\$57,250	\$61,200	\$65,150

(e.g., mother, father, two children = 4 living in household)

Important

Documentation listed below must be included with completed application.
Missing documents or incomplete applications will not be approved.

THE FOLLOWING INFORMATION BELOW WILL BE REQUIRED FOR INCOME VERIFICATION (PLEASE NOTE THAT NOT ALL THE INFORMATION WILL PERTAIN TO YOUR CURRENT INCOME SITUATION):

- Federal Filed Income Taxes – A copy of your most recent Federal Filed Income Taxes. If you are self-employed, provide copies of the last two years.
- Employment – Copies of thirteen (13) weeks' pay stubs reflecting year to date total. (either 13 paystubs if paid weekly or 7 biweekly pay stubs)
- Unemployment – A statement from the agency verifying the gross amount of weekly unemployment income received.
- Pension – A copy of the pension statement benefit or a check receipt reflecting the gross monthly amount received or a copy of one of the monthly checks.

- o Social Security, SSI, Disability – A copy of the benefits statement or a printout from the agency. Income must reflect this year, not the previous year income.
- o Bank Statements – Copies of the last three (3) months statements (savings, checking, CD, stocks, bonds, etc.).

Other Verifications Needed:

Homeowner's Insurance – A copy of a statement or invoice that reflects the premium amount you pay for homeowner's insurance.

All income for program eligibility is based on current income. Current income will be projected to yearly gross income. Please refer to IRS Form 1040 Inclusions to see what income will be counted.

Please review the enclosed "Guidelines for Home Repair Assistance" and sign the last page and return the page along with this application.

**Complete ALL sections of the application
Sign and date application where appropriate**

Mail application and documentation to, or drop it off, at the address below (we can make copies of your information here):

**Miami County
PY 2015 CHIP Home Repair Program
c/o Miami County Department of Development
510 W. Water Street, Suite 120
Troy, OH 45373**

**If you have questions please call
Miami County Department of Development at
937-440-8121.**

As with all federally funded programs and any conventional bank home repair loan program, the County's CHIP Home Repair Program will require personal financial disclosure. Personal financial information shared with the Miami County and city of Piqua Department of Development Staff is personal and confidential and shall be so designated. The personal and confidential financial files will not be available for public inspection to the extent permitted by law.

**MIAMI COUNTY AND CITY OF PIQUA
PY 2015 CHIP Home Repair Assistance Program**

Part I – General Information

Applicant (Household Head)

Co-Applicant

Full Name _____

Address _____

City, State, Zip _____

Home/Cell Phone #'s _____

Date of Birth _____

Date of Birth _____

Part II – Household Information

Residents

Total Number in Household _____

Number Disabled Residents _____

Is there an expectant mother in the household? Yes _____ No _____

Other Occupant Information:

<u>Name</u>	<u>Relationship</u>	<u>Age</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Part III – Employment Information

Applicant (Household Head)

Employer _____

Address _____

City, State, Zip _____

Job Title/Position _____ # of yrs _____

Employer's Phone Number _____

Employer's E-Mail Address (if available) _____

Co-Applicant

Employer _____

Address _____

City, State, Zip _____

Job Title/Position _____ # of yrs _____

Employer's Phone Number _____

Employer's E-Mail Address (if available) _____

ALL OTHER MEMBERS OF HOUSEHOLD WHOM ARE WORKING

Employer _____

Address _____

City, State, Zip _____

Job Title/Position _____ # of yrs _____

Employer's Phone Number _____

Employer's E-Mail Address (if available) _____

Part IV – Estimated Gross Monthly Income

	Applicant	Applicant	Other Household Member	Other Household Member	Total
Base Employment					
Overtime					
Part-Time Employment					
Social Security					
Pension					
Dividends / Interest					
Spousal Support					
Net Rental Income					
Other					
MONTHLY TOTAL					

NOTE: ALL HOUSEHOLD INCOME MUST BE REPORTED FOR ALL OCCUPANTS

Part V – Housing Information

Homeowner's Insurance Company_____

Name of Local Insurance Agent_____

Address of Local Agent_____

Policy Number_____ Amount of Coverage_____

What is the amount of your mortgage _____ and how much do you still owe on the mortgage _____?

Please attach a copy of a statement or invoice that reflects the premium amount you pay for homeowner's insurance.

Do you (or does anyone in your household) own any real estate other than your primary home? Yes_____ No_____. If Yes, list addresses of other property owned.

Address_____ \$_____ Market Value

Address_____ \$_____ Market Value

Part VI – Financial Information

Checking Accounts	Balance \$	
Savings Accounts	Balance \$	
Certificate of Deposit, Bonds, etc.	Balance \$	
401K, Annuity or other Retirement Fund	Balance \$	
	Total Assets \$	

Please circle the appropriate response and provide all requested information:

Miami County or City of Piqua Planning and Zoning Department?	YES	NO
Miami County or City of Piqua Health District?	YES	NO
Miami County Auditor?	YES	NO
Are there any unsatisfied judgments against any applicant?	YES	NO
Is any applicant a borrower or co-signer on any Promissory Note other than the primary mortgage on the subject property?	YES	NO
In the last five years, has any applicant declared bankruptcy?	YES	NO

Has the applicant been served with a Notice of Foreclosure, or notice of any other legal action against the subject property? YES NO

If yes, give identifying information and information as to the type and status of any such action:

Are you behind on mortgage, or land Contract payments? YES NO

If so, how many months are you behind? _____

Are you obligated to pay spousal support? YES NO

If so, are you behind on payments? YES NO

Have you received in previous CHIP Funding? YES NO

If so, what year did you receive funding? _____

If you answered **YES** to any of the above questions, **please, explain using additional pages as may be necessary.**

If you answered **YES** to any of the above questions Miami County Department of Development or the City of Piqua has the authority to decline to fund the CHIP Home Repair.

Part VIII – Needed Repairs to Home

Please check all that apply

<input type="checkbox"/>	Plumbing – Water Heater	<input type="checkbox"/>	Electrical
<input type="checkbox"/>	Heating	<input type="checkbox"/>	Roof
<input type="checkbox"/>	Insulation	<input type="checkbox"/>	Foundation
<input type="checkbox"/>	Plumbing System Tap-ins	<input type="checkbox"/>	Handicap Accessibility

Please describe why the repair(s) need to be completed:

Note: The following repairs are generally NOT eligible for this program, unless they are a part of or necessary to facilitate more extensive repairs.

- Air Conditioning (Unless medically necessary)
- Replacement of Floor Coverings (carpet, etc.) and kitchen cabinets
- Replacement of windows and doors (unless there is a lead-based paint issue)
- Installation of storm windows and storm doors
- Vinyl siding
- Bedroom additions (unless there is overcrowding)
- Mobile Home repairs are limited to plumbing system Tap-Ins and/or well and septic system repairs

Is there an emergency health and / or safety issue that needs addressed?

YES NO

If yes, please explain below:

-
-
-
- ❖ Note: CHIP Program funds cannot be used for the payment of a Miami County or City of Piqua water or sewer assessment.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Part X – Certification of Applicant(s)

Please read the following statement below. If you do not understand any part of it or have any questions about what you are being asked to sign, please ask someone from the Miami County Department of Development or the City of Piqua Development Program Manager to help you. Each applicant must sign below. Note: If any information on this application is found to be false or incomplete, such findings may be grounds for denial to the requested assistance.

I (we) certify that all information in this application is true and complete to the best of my (our) knowledge and belief. I (we) understand this information is subject to verification.

I (we) further certify that I (we) own the property identified in this application as my (our) principal residence and that any and all funds provided to me (us) will be used only for the labor and materials necessary to accomplish the work that will be described in the construction contract.

I (we) authorize the Miami County Department of Development or the City of Piqua Development Department, or its representatives or designees, and representatives or designees of the Office of Community Development (OCD) and the United States Department of Housing and Urban Development (HUD) to inspect and evaluate actual services provided to me (us). I (we) understand that any and all information provided in this application may be used for that purpose.

I (we) understand that the personal financial information contained in this application is necessary for evaluation of my (our) application for assistance. This information, however, will remain confidential and will not be disclosed to the news media or other third parties. I (we) further understand that my (our) name, address, and total amount of assistance will be subject to public disclosure since public funds are being utilized to assist in the improvement of my (our) property.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT: U.S.C. Title 18, Section 1001, provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or documents, knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years, or both."

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against borrowers / grantees on the basis of race, color, religion, sex, handicap, familial status, national origin, marital status, and age (provided the borrower / grantee has the capacity to enter into a binding contract), because all or a part of the borrower's / grantee's income derives from any public assistance program, or because the borrower / grantee has in good faith exercised any right under the Consumer Credit Protection Act.

Applicant

Date

Applicant

Date

Received by: _____

Miami County Representative or City of Piqua Representative

Date